

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF \_\_\_\_\_

In re Jerry A Nardella

Case No. 17-31934 (JKS)  
Reporting Period: 01/01/2018 - 01/31/2018

**MONTHLY OPERATING REPORT**

File with Court and submit copy to United States Trustee within 20 days after end of month.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached	Affidavit/Supplement Attached
Schedule of Cash Receipts and Disbursements	MOR-1	X		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	X		
Schedule of Professional Fees Paid	MOR-1b			
Copies of bank statements		X		
Cash disbursements journals		X		
Statement of Operations	MOR-2			
Balance Sheet	MOR-3			
Status of Postpetition Taxes	MOR-4			
Copies of IRS Form 6123 or payment receipt				
Copies of tax returns filed during reporting period				
Summary of Unpaid Postpetition Debts	MOR-4			
Listing of aged accounts payable	MOR-4			
Accounts Receivable Reconciliation and Aging	MOR-5			
Debtor Questionnaire	MOR-5			

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

Jerry A Nardella  
Signature of Debtor

2/15/18  
Date

\_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Authorized Individual\*

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

In re: \_\_\_\_\_ Jerry A Nardella  
Debtor

Case No. \_\_\_\_\_ 17-31934(JKS)  
Reporting Period \_\_\_\_\_ 01/01/2018 - 01/31/2018

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

( This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	148.19	
Jerry A Nardella account 5049		
<b>RECEIPTS</b>		
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)		
<b>Total Receipts</b>	0.00	
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s) 1/1/2018 was paid 12/28/2017		
Mortgage Payment 1/1/2018		
Rental Payment(s)		
Other Secured Note Payments		
Utilities		
Insurance Life Insurance-Nationwide		
Insurance Life Insurance-John Hancock		
Insurance Medical - Wife 2/1/2018		
Insurance Medical-JAN AETNA		
Auto Expense		
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		
Household Expenses		
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts		
Other (attach schedule)		
<b>Total Ordinary Disbursements</b>	0.00	
<b>REORGANIZATION ITEMS:</b>		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
<b>Total Reorganization Items</b>		
<b>Total Disbursements (Ordinary + Reorganization)</b>	0.00	
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	0.00	
<b>Cash - End of Month (Must equal reconciled bank statement)</b>	148.19	

FORM MOR-1(INDV)  
(9/99)

*Jerry A Nardella*  
2/15/18

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02/14/18

**40 South Mountain Avenue**  
**Reconciliation Summary**  
Valley National Bank 5049, Period Ending 02/05/2018

	Feb 5, 18
Beginning Balance	148.19
Cleared Balance	148.19
Register Balance as of 02/05/2018	148.19
Ending Balance	148.19

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02/14/18

**40 South Mountain Avenue**  
**Reconciliation Detail**  
Valley National Bank 5049, Period Ending 02/05/2018

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						148.19
Cleared Balance						148.19
Register Balance as of 02/05/2018						148.19
Ending Balance						148.19

*Jerry D. Pandella*  
2/15/18



JERRY A NARDELLA  
30 GALEST DR  
WAYNE NJ 07470-4812

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Page: 1

Statement Date: 02/05/18  
Account Number:

REDACTED

\*\*\*\*\* VNB All Access Checking

REDACTED

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Account Summary

Previous Statement Date: 01/05/18

Beginning			Interest			Service		Ending
Balance	+	Deposits	+ Paid	-	Withdrawals	- Charge	=	Balance
148.19		.00	.00		.00	.00		148.19

Statement from 01/06/18 Thru 02/05/18  
YTD Interest Paid .00

We're working hard to improve your customer experience every day. In the coming months, we'll be launching new services that will enhance and simplify the way you bank at Valley. As part of this effort, we're renaming our checking and savings accounts. Nothing about your accounts will change except for the name.

*Jerry A. Nardella*  
2/15/18

In re: \_\_\_\_\_ Jerry A Nardella  
Debtor

Case No. \_\_\_\_\_ 17-31934(JKS)  
Reporting Period 01/01/2018 - 01/31/2018

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

( This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
<b>Cash - Beginning of Month</b>	4,094.68	
<b>Jerry A Nardella account 6648</b>		
<b>RECEIPTS</b>		
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income	1104.00	
Sale of Assets		
Other Income (attach schedule)	30400.00	
<b>Total Receipts</b>	31504.00	
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s) 1/1/2018 was paid 12/28/2017		
Mortgage Payment 1/1/2018		
Rental Payment(s)		
Other Secured Note Payments		
Utilities		
Insurance Life Insurance-Nationwide	1475.00	
Insurance Life Insurance-John Hancock	1253.83	
Insurance Medical - Wife 2/1/2018	802.16	
Insurance Medical-JAN AETNA	207.17	
Auto Expense	304.59	
Lease Payments		
IRA Contributions		
Repairs and Maintenance	725.00	
Medical Expenses		
Household Expenses	1316.40	
Charitable Contributions	175.00	
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	80.85	
Gifts		
Other (attach schedule)	10043.24	
<b>Total Ordinary Disbursements</b>	16383.24	
<b>REORGANIZATION ITEMS:</b>		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
<b>Total Reorganization Items</b>		
<b>Total Disbursements (Ordinary + Reorganization)</b>	16383.24	
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	15120.76	
<b>Cash - End of Month (Must equal reconciled bank statement)</b>	19215.44	

FORM MOR-1 (INDV)  
(9-99)

*Jerry A Nardella*  
2/15/18

In re Jerry A Nardella  
Debtor

Case No. 17-31934 (JKS)  
Reporting Period: 12/01/2017 - 12/31/2017

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet**

BREAKDOWN OF "OTHER" CATEGORY		Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>			
Rainmaker Capital of Wallington LLC		\$8,500.00	
Group 5 Development LLC		\$20,400.00	
Rainmaker Capital of Fair Lawn LLC		\$1,500.00	
<b>Other Taxes</b>			
<b>Other Ordinary Disbursements</b>			
Penn National Insurance - Parents		\$260.75	
AARP - Parents		\$528.50	
American Express		\$6,053.99	
Law Offices of Joseph Lilly		\$2,500.00	
Jerry Nardella		\$700.00	
<b>Other Reorganization Expenses</b>			

FORM MOR-1 (INDV) (CONT)  
(9/99)

*Jerry A Nardella*  
2/15/18

Register: Valley National Bank DIP

From 01/01/2018 through 01/31/2018

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
01/02/2018		Rainmaker Capital of...	Wallington Account	From Wallingt...		X	2,000.00	6,094.68
01/02/2018		Penn National Insura...	Mary T Nardella	Parent's Car Ins...	255.80	X		5,838.88
01/02/2018		Penn National Insura...	Mary T Nardella	Fee Parent's Ca...	4.95	X		5,833.93
01/02/2018		AARP Health Options	Anthony Nardella	AJN Health Ins...	528.50	X		5,305.43
01/02/2018	115	Law Offices of Josep...	Loan-The Estate of Le...	Jan2018 #5	2,500.00	X		2,805.43
01/03/2018		AETNA H & L INS...	Medical/Dental Expense	Jan2018	207.17	X		2,598.26
01/03/2018	116	Jerilyn Nardella	Jerilyn Nardella		500.00	X		2,098.26
01/04/2018		Nationwide Life Insu...	Life Insurance	Jan2018	1,475.00	X		623.26
01/04/2018	117	DMS Landscaping	Maintenance	Snow Plowing	225.00	X		398.26
01/08/2018		COSTCO WHSE	BUSINESS:Travel	S627 Camero	27.54	X		370.72
01/09/2018	118	Genesis Car Care	BUSINESS:Travel	Camero Inv.960	304.59			66.13
01/11/2018		Rainmaker Capital of...	Wallington Account	From Wallingt...			1,000.00	1,066.13
01/11/2018	119	Jerilyn Nardella	Food	Reimb:Food	625.66			440.47
01/11/2018	120	Cash Sale	Jerry A Nardella	Cash to Jerry	350.00			90.47
01/17/2018		Social Security JAN	Security System	January 2018			1,104.00	1,194.47
01/18/2018		Raintmaker Capital of...	Wallington Account	From Wallingt...			5,500.00	6,694.47
01/18/2018		COSTCO WHSE	BUSINESS:Travel	gas	22.85			6,671.62
01/18/2018		American Express	Jerry A Nardella	R3922	6,053.99			617.63
01/19/2018	121	Cash Sale	Jerry A Nardella	Cash to Jerry	250.00			367.63
01/19/2018	122	Butch Koval Fund	DONATION	Scholarship Fo...	175.00			192.63
01/23/2018		COSTCO WHSE	Jerry A Nardella		190.74			1.89
01/24/2018		Group 5 Developmen...	Jerry A Nardella	From Group5#...			400.00	401.89
01/25/2018		Rainmaker Capital of...	RMC of Fair Lawn LLC	From RMC FL...			1,500.00	1,901.89
01/25/2018	123	John Kelly	Improvements	CeilingRepair	500.00			1,401.89
01/27/2018	124	Cash Sale	Jerry A Nardella	Cash to JAN	100.00			1,301.89
01/29/2018		John Hancock Insura...	Life Insurance	FEB payment	1,253.83			48.06
01/29/2018	125	OSCAR Garden Stat...	Medical/Dental Expense	Jerilyn	802.16			-754.10
01/30/2018		Group 5 Developmen...	Jerry A Nardella	From Group5#...			20,000.00	19,245.90
01/31/2018		COSTCO WHSE	BUSINESS:Travel	Gas Camaro	30.46			19,215.44

*Jerry A Nardella*  
2/15/18

40 South Mountain Avenue

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**Reconciliation Summary**

02/14/18

Valley National Bank DIP, Period Ending 02/09/2018

	Feb 9, 18	
Beginning Balance		370.72
Cleared Transactions		
Checks and Payments - 20 items	-30,274.00	
Deposits and Credits - 7 items	31,204.00	
	930.00	
Total Cleared Transactions		1,300.72
Cleared Balance		
Uncleared Transactions		
Checks and Payments - 1 item	-1,145.00	
	-1,145.00	
Total Uncleared Transactions		155.72
Register Balance as of 02/09/2018		155.72
Ending Balance		

2/15/18  
Jery A. Mandella

40 South Mountain Avenue

## Reconciliation Detail

Valley National Bank DIP, Period Ending 02/09/2018

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02/14/18

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						370.72
Cleared Transactions						
Checks and Payments - 20 items						
Check	01/09/2018	118	Genesis Car Care	X	-304.59	-304.59
Check	01/11/2018	119	Jerilyn Nardella	X	-625.66	-930.25
Check	01/11/2018	120	Cash Sale	X	-350.00	-1,280.25
Check	01/18/2018		American Express	X	-6,053.99	-7,334.24
Check	01/18/2018		COSTCO WHSE	X	-22.85	-7,357.09
Check	01/19/2018	121	Cash Sale	X	-250.00	-7,607.09
Check	01/19/2018	122	Butch Koval Fund	X	-175.00	-7,782.09
Check	01/23/2018		COSTCO WHSE	X	-190.74	-7,972.83
Check	01/25/2018	123	John Kelly	X	-500.00	-8,472.83
Check	01/27/2018	124	Cash Sale	X	-100.00	-8,572.83
Check	01/29/2018		John Hancock Insur...	X	-1,253.83	-9,826.66
Check	01/29/2018	125	OSCAR Garden Stat...	X	-802.16	-10,628.82
Check	01/31/2018		COSTCO WHSE	X	-30.46	-10,659.28
Check	02/01/2018	126	Wells Fargo Home ...	X	-13,838.05	-24,497.33
Check	02/01/2018	128	Law Offices of Jose...	X	-2,500.00	-26,997.33
Check	02/01/2018	127	U.S. Trustee	X	-650.00	-27,647.33
Check	02/01/2018	129	Cash Sale	X	-400.00	-28,047.33
Check	02/04/2018		Nationwide Life Insu...	X	-1,475.00	-29,522.33
Check	02/05/2018		AETNA H & L INSU...	X	-207.17	-29,729.50
Check	02/06/2018		AARP Health Options	X	-544.50	-30,274.00
Total Checks and Payments					-30,274.00	-30,274.00
Deposits and Credits - 7 items						
Deposit	01/11/2018		Rainmaker Capital o...	X	1,000.00	1,000.00
Deposit	01/17/2018		Social Security JAN	X	1,104.00	2,104.00
Deposit	01/18/2018		Rainmaker Capital o...	X	5,500.00	7,604.00
Deposit	01/24/2018		Group 5 Developme...	X	400.00	8,004.00
Deposit	01/25/2018		Rainmaker Capital o...	X	1,500.00	9,504.00
Deposit	01/30/2018		Group 5 Developme...	X	20,000.00	29,504.00
Deposit	02/05/2018		Rainmaker Capital o...	X	1,700.00	31,204.00
Total Deposits and Credits					31,204.00	31,204.00
Total Cleared Transactions					930.00	930.00
Cleared Balance					930.00	1,300.72
Uncleared Transactions						
Checks and Payments - 1 item						
Check	02/05/2018	130	Chubb Insurance		-1,145.00	-1,145.00
Total Checks and Payments					-1,145.00	-1,145.00
Total Uncleared Transactions					-1,145.00	-1,145.00
Register Balance as of 02/09/2018					-215.00	155.72
Ending Balance					-215.00	155.72

Jerilyn Nardella  
2/15/18



JERRY A NARDELLA  
40 S MOUNTAIN AVE  
MONTCLAIR NJ 07042-1715

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Statement Date: 02/09/18  
Account Number: REDACTED

\*\*\*\*\* VNB Milestone Checking  
Non-Check Transactions

REDACTED

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Date	Description	Amount
01/11	TRNSFER FRM CK XXXXXXXX9308	1,000.00
01/17	SSA TREAS 310 XXSOC SEC	1,104.00
01/18	DBT Purchase COSTCO GAS #1177	22.85-
	WAYNE NJ	
01/18	TRNSFER FRM CK XXXXXXXX9308	5,500.00
01/19	AMEX EPAYMENT ACH PMT	6,053.99-
01/23	DBT Purchase COSTCO WHSE #1177	190.74-
	WAYNE NJ	
01/24	TRNSFER FRM CK XXXXXXXX9332	400.00
01/25	TRNSFER FRM CK XXXXXXXX9316	1,500.00
01/29	JHUSA PAYMENTS	1,253.83-
01/30	TRNSFER FRM CK XXXXXXXX9332	20,000.00
02/02	DBT Purchase COSTCO GAS #1177	30.46-
	WAYNE NJ	
02/05	NATIONWIDE LIFE PFX LAN PM	1,475.00-
02/05	AETNA H & L INS PYMT	207.17-
02/05	TRNSFER FRM CK XXXXXXXX9308	1,700.00
02/07	UnitedHealthcare PREMIUM	544.50-

Checks in Order

Date	Number	Amount	Date	Number	Amount
01/16	118	304.59	01/29	124	100.00
01/22	119	625.66	02/02	125	802.16
01/11	120	350.00	02/06	126	13,838.05
01/19	121	250.00	02/07	127	650.00
01/25	122	175.00	02/09	128	2,500.00
01/29	123	500.00	02/01	129	400.00

Daily Balance Summary

Date	Balance	Date	Balance
01/10	370.72	01/17	1,820.13
01/11	1,020.72	01/18	7,297.28
01/16	716.13	01/19	993.29
		01/22	367.63
		01/23	176.89
		01/24	576.89

(c) Valley National Bank. Member FDIC. Equal Opportunity Lender.

*Jerry A. Nardella*  
2/15/18



JERRY A NARDELLA  
40 S MOUNTAIN AVE  
MONTCLAIR NJ 07042-1715

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Page: 2

Statement Date: 02/09/18  
Account Number:

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REDACTED

\*\*\*\*\* VNB Milestone Checking

Daily Balance Summary

Date	Balance	Date	Balance
01/25	1,901.89	02/06	4,995.22
01/29	48.06	02/07	3,800.72
01/30	20,048.06	02/09	1,300.72
02/01	19,648.06		
02/02	18,815.44		
02/05	18,833.27		

Account Summary

Previous Statement Date: 01/10/18

Beginning	Balance	+	Deposits	+	Interest	+	Paid	-	Withdrawals	-	Service Charge	=	Ending Balance
	370.72		31,204.00		.00				30,274.00		.00		1,300.72

Statement from 01/11/18 Thru 02/09/18  
YTD Interest Paid .00

We're working hard to improve your customer experience every day. In the coming months, we'll be launching new services that will enhance and simplify the way you bank at Valley. As part of this effort, we're renaming our checking and savings accounts. Nothing about your accounts will change except for the name.

(c) Valley National Bank. Member FDIC. Equal Opportunity Lender.

*Jerry A Nardella*  
2/15/18